



Doc# 2114717004 Fee \$90.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 05/27/2021 09:54 AM PG: 1 OF 5

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This is to certify that this instrument was prepared by Huntington National Bank, one of the parties named in the instrument

SABRINA RUCKER NMLS ID 563849
SABRINA RUCKER for Huntington National Bank
5555 Cleveland Avenue
Columbus, OH 43231

AFTER RECORDING RETURN TO:
Huntington National Bank
Attn: SABRINA RUCKER,
GW2W46
5555 Cleveland Avenue
Columbus, OH 43231

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

HNB# - 0070465877

Investor # - 4016587754

This Loan Modification Agreement ("Agreement"), made this 11/13/2020, between ILIYAN TODOROV ("Borrower"), Huntington National Bank ("Lender"), an Mortgage Electronic Registration Systems, Inc. ("MERS") ["Mortgagee"] ["Beneficiary"], amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") 03/05/2019, 1906441025, of the Deed of Trust Records of COOK County, and(2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1513 W ORCHARD PL ARLINGTON HEIGHTS IL 60005

The real property described being set forth as follows:

See attachment:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of 11/13/2020, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$243,522.84, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.125%, from 10/01/2020. Borrower promises to make monthly payments of principal and interest of U.S. \$1,208.18, beginning on the 1st day of 11/01/2020, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.125% will remain in effect until principal and interest are paid in full. If on 06/01/2049(the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
- If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

S ✓
P ✓
S ✓
M ✓
SC ✓
E ✓
INT ✓

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

- Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

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- (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (g) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

Notwithstanding anything to the contrary contained in this agreement, Borrower and Lender acknowledge the effect of a discharge in bankruptcy that has been granted to Borrower prior to the execution of this Agreement and that Lender may not pursue Borrower for personal liability. However Borrower acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Borrower's default thereunder. Nothing in this agreement shall be construed to be an attempt to collect against borrower personally or an attempt to revive personal liability.

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Document Prepared by:
The Huntington National Bank
SABRINA RUCKER, NMLS ID# 563849
The Huntington National Bank
5555 Cleveland Ave
Columbus, Ohio 43231
After Recording return document to above address

COOK COUNTY CLERK OFFICE
RECORDING DIVISION
118 N. CLARK ST. ROOM 120
CHICAGO, IL 60602-1387

Property of Cook County Clerk's Office

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The Huntington National Bank
Lender

ILIJAN TODOROV

Date

By: [Signature]
Sean Roehrenbeck
Date: 2/2/21

[Signature]
Date: 01/29/2021

Mortgage Electronic Registration Systems, Inc. Jabrina L. Ruckel
Nominee for Lender-Assistant Secretary: Sean Roehrenbeck

STATE OF IL
COUNTY OF Cook, SS

The foregoing instrument was acknowledged before me this 29 day of January, 2021 by ILIJAN A TODOROV who is personally known to me or who has produced [Signature] as identification.

My commission expires:

[Signature] -Notary

Public
(Seal)



STATE OF OHIO
COUNTY OF FRANKLIN, SS:

The foregoing instrument was acknowledged before me this 01 day of FEB, 2021 by Sean Roehrenbeck, of The Huntington National Bank, a national banking association, on behalf of the association and as Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation. He/She is personally known to me or has produced [Signature] as identification.

My commission expires:

[Signature] -Notary Public

(Seal)



LINDA L. NEFF
Notary Public, State of Ohio
My Comm. Expires December 28, 2023

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: UNIT NO. 1513D IN ST. JAMES CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

CERTAIN LOTS IN ST. JAMES RESUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 31, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 29, 1987 AS DOCUMENT 87677622, AND RE-RECORDED JULY 13, 1988 AS DOCUMENT NUMBER 88308488, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO DECLARATION OF CONDOMINIUM MADE BY HARRIS BANK HINSDALE, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 2, 1987 AND KNOWN AS TRUST NO. L-1555 RECORDED JULY 14, 1988 AS DOCUMENT NUMBER 88310214, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT AS SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME.

Permanent Index #'s: 03-31-310-010-1045 (VOL. 234)

Property Address: 1513 W Orchard Pl, Arlington Heights, Illinois 60005

Property of Cook County Clerk's Office